

Date: 3 August 2026

Private and confidential

Policy Plan: [Name of the Policy Plan] (the “Plan”)

Policy Number: [Policy Number of the Policy Holder]

Dear Valued Customer,

As an important notice, please read this letter carefully and seek independent professional advice should you have any questions about the content. Heng An Standard Life (Asia) Limited accepts responsibility for the accuracy of the content of this letter.

Changes to the underlying funds corresponding to the following investment choices of Franklin Templeton Investment Funds

Unless otherwise specified herein, capitalized terms used in this letter shall have the meanings assigned to such terms in the Explanatory Memorandum of the Franklin Templeton Investment Funds (“**Franklin Templeton**”) dated March 2026, as amended from time to time (the “**Explanatory Memorandum**”).

Reference code	Name of investment choice
17TU	Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc
07TU	Franklin Templeton Investment Funds - Franklin Technology Fund - A acc

(Each “**Investment Choice**” and collectively, the “**Investment Choices**”)

We have been informed by Franklin Templeton Investments (Asia) Limited, Hong Kong Representative of Franklin Templeton, of the following changes to the underlying funds corresponding to the Investment Choices (each “**Underlying Fund**” and collectively, the “**Underlying Funds**”). As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Fund(s) may have implications for your investment.

1. Clarification to the use of financial derivative instruments for the underlying fund corresponding to the below investment choice

Reference code	Name of investment choice
17TU	Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc

The Board of Directors of Franklin Templeton (the “**Board of Directors**”) has resolved to clarify the investment policy of the Underlying Fund by providing more explicit examples of financial derivative instruments that may be utilized, such as variance and volatility currency swaps. These instruments are already covered under the existing investment policy, and their inclusion is intended solely to enhance transparency and provide greater clarity to investors.

Accordingly, the investment policy of the Underlying Fund, as set out in its profile in the Explanatory Memorandum, shall be amended as follows (with revisions shown in mark-up):

The second sentence of the third paragraph under the sub-section headed “Investment Policy” shall be amended as follows:

“These financial derivative instruments may be dealt either in Regulated Markets or over-the-counter, and may include, inter alia, swaps (such as currency, cross-currency, inflation, credit default~~swaps~~, interest rate swaps and variance and volatility currency swaps ~~or~~ and fixed income or currency related total return swaps), forward and cross forwards, futures contracts (including those on government securities), as well as options (including interest rate caps, options on interest rate swaps and currency options).”

2. Benchmark changes for the underlying fund corresponding to the below investment choice

Reference code	Name of investment choice
07TU	Franklin Templeton Investment Funds - Franklin Technology Fund - A acc

The Board of Directors informs that the addition of new 'MSCI ACWI Information Technology + MSCI ACWI Communication Services (10/40) Index' (the 10/40 overlay is applied after the combination of the indices) as the primary benchmark of the Underlying Fund with the current 'MSCI World Information Technology Index' labeled as the secondary benchmark of the Underlying Fund effective 21 September 2026.

Why is Franklin Templeton making this change?

The 'MSCI ACWI Information Technology + MSCI ACWI Communication Services (10/40) Index' is considered the Underlying Fund's primary benchmark because it better aligns with the portfolio's UCITS diversification requirements and investable opportunity set. This benchmark reduces concentration, more accurately reflects the Underlying Fund's global technology exposure, including emerging markets, and provides a broader representation of the technology and communication services sectors.

The 'MSCI World Information Technology Index' is considered the Underlying Fund's secondary benchmark because it represents developed market technology equities and is widely used as a reference for technology sector performance.

Impact

All other features of the Underlying Fund remain the same and there will be no impact on the asset allocation, risk profile or on the fees charged to the Underlying Fund.

The costs and/or expenses (including printing costs) associated with the above changes will be approximately HKD 67,000 and shall be charged and allocated to the Underlying Funds based on the pro rata share of the Net Asset Value of the Underlying Funds.

The Explanatory Memorandum and the Product Key Facts Statement of the Underlying Funds will be updated to reflect the above changes in due course. An updated version of the Hong Kong offering documents of Franklin Templeton will be available for download from the Hong Kong Representative's website at www.franklintempleton.com.hk¹.

Actions to take

You do not have to take any action if you wish to remain invested in the Investment Choice(s) regardless of the above changes. Otherwise you may wish to consider switching the units of the Investment Choice(s) or redirect future regular premiums/contributions (if applicable) to other investment choice(s) through the usual application procedure. No switching fee(s) will be incurred under the current fee structure of your policy.

Investment involves risks. For details regarding the Plan, the investment choices available under the Plan and the underlying funds corresponding to such investment choices (including, without limitation, the investment objectives and policies, risk factors and charges), please refer to the latest offering documents of the Plan (in particular the document named "Investment Choices Brochure") and the offering documents of the underlying funds, all of which are available from us upon request and free of charge. You may also visit our website at www.hengansl.com.hk for investment choices details.

If you need further assistance, feel free to contact your financial adviser or our Customer Service Hotline on +852 2169 0300 or email us at cs@hengansl.com.hk.

Yours faithfully,
Customer Service Department
Heng An Standard Life (Asia) Limited

¹ The website has not been reviewed by the SFC.

私人及機密資料

保單計劃：[保單計劃名稱]（「計劃」）

保單號碼：[保單持有人之保單號碼]

親愛的客戶：

此乃重要通知，請細閱本信件內容，如對其內容有任何疑問應諮詢獨立專業人士之意見。恒安標準人壽(亞洲)有限公司對本信件內容的準確性負責。

有關下列連繫至富蘭克林鄧普頓投資基金的投資選擇的相連基金之若干變更

除另有規定外，本信件內所用的詞語與富蘭克林鄧普頓投資基金（「富蘭克林鄧普頓」）日期為 2026 年 3 月的基金說明書（經不時修訂）（「基金說明書」）所界定者具相同涵義。

參考編號	投資選擇名稱
17TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算
07TU	富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A 累算

（各稱為「該投資選擇」，統稱為「該等投資選擇」）

我們接獲富蘭克林鄧普頓的香港代表富蘭克林鄧普頓投資（亞洲）有限公司通知以下有關連繫至該等投資選擇的相連基金（各稱為「該相連基金」，統稱為「該等相連基金」）的變更。作為該等投資選擇的單位持有人，以下有關該等相連基金的變動對您的投資或會有所影響。

1. 澄清連繫至下列投資選擇的相連基金使用的金融衍生工具

參考編號	投資選擇名稱
17TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算

富蘭克林鄧普頓的董事局（「董事局」）已議決澄清該相連基金的投資政策，透過提供可使用金融衍生工具的更明確例子，例如方差貨幣掉期及波動率貨幣掉期。此等工具已涵蓋於現行投資政策範圍內，而加入此等例子僅旨在提高透明度，並為投資者提供更清晰的資料。

因此，基金說明書內該相連基金概況中的投資政策應作如下修訂（修訂已標明）：

標題為「投資政策」一分節下第三段第二句應修訂如下：

「此等金融衍生工具可於受監管市場或場外交易市場買賣，及除了其他外，可包括掉期合約（例如貨幣掉期、交叉貨幣掉期、通脹掉期、信貸違約掉期、利率掉期、方差及波動率貨幣掉期或以及與固定收益或貨幣相關的總回報掉期），遠期及交叉遠期，期貨合約（包括那些有關政府證券的期貨合約），以及期權（包括利率上限、利率掉期期權及貨幣期權）。」

2. 連繫至下列投資選擇的相連基金的基準變更

參考編號	投資選擇名稱
07TU	富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A 累算

董事局現通知，自 2026 年 9 月 21 日起，該相連基金將新增「MSCI 世界資訊科技與通訊服務 10/40 指數」（於合併該等指數後套用 10/40 規則）作為其主要基準，而現行的「摩根士丹利世界資訊科技指數」將改列為該相連基金的次要基準。

富蘭克林鄧普頓為什麼要作出此變更？

「MSCI 世界資訊科技與通訊服務 10/40 指數」被視為該相連基金的主要基準，原因是其更能配合投資組合的 UCITS 分散投資要求及可投資機會範圍。該基準可降低集中度，更準確反映該相連基金的全球科技行業投資配置（包括新興市場），並就資訊科技及通訊服務行業提供更廣泛的代表性。

「摩根士丹利世界資訊科技指數」被視為該相連基金的次要基準，原因是其代表已發展市場的科技股表現，並廣泛獲採用作為衡量科技行業表現的參考基準。

影響

該相連基金的所有其他特徵均維持不變，且不會對該相連基金的資產配置、風險概況或所收取的費用造成任何影響。

與上述變更相關的費用及 / 或開支 (包括印刷費用) 預計約為 67,000 港元，應由該等相連基金按該等相連基金資產淨值的比例承擔。

基金說明書及該等相連基金的產品資料概要將適時更新，以反映上述變更。富蘭克林鄧普頓的香港發售文件的更新版本可於香港代表網站 www.franklintempleton.com.hk¹ 下載。

應採取的行動

若您欲在上述變動後繼續投資該等投資選擇，您毋須採取任何行動。否則，您可透過一般的申請程序，要求將在該等投資選擇的單位或日後的定期保費/供款(如適用)轉至其他投資選擇。根據您保單內之現時收費機制，投資選擇的轉換將不會被收取任何轉換費用。

投資涉及風險，有關保單計劃、於保單計劃內可供銷售的投資選擇及連繫至投資選擇的相連基金的詳細資料(包括但不限於任何投資選擇的投資目標及政策，風險因素及費用)，請參閱保單計劃的最新銷售文件(尤其是名為「投資選擇刊物」的文件)及相連基金的銷售文件，這些文件均可免費向我們索取。您亦可同時瀏覽我們的網頁 www.hengansl.com.hk 以了解投資選擇的詳情。

如有任何查詢，請與您的理財顧問聯絡。您亦可以致電我們的客戶服務熱線 +852 2169 0300 或電郵至 cs@hengansl.com.hk 與我們聯絡。

恒安標準人壽 (亞洲) 有限公司
客戶服務部
謹啟

日期：2026 年 8 月 3 日

¹ 網站未經證監會審核。